

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Juan Luis Betancourt
 Debtor

Case No. 18-10376-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db Juan Luis Betancourt, 313 S 18th St, Allentown, PA 18104-6716
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14042911 Jennie Tsai, Esq., Phelan, Hallinan, Diamond & Jones LLP, 1617 John F Kennedy Blvd # 1400,
 Philadelphia, PA 19103-1814
 14042912 +Khubchandani-Stasik-Rosen, 1275 S Cedar Crest Blvd # 2, Allentown, PA 18103-6360
 14042913 Sergio Betancourt, 1577 Olympic Cir Apt 8, Whitehall, PA 18052-6113
 14050402 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14055277 +Toyota Motor Credit Corporation, c/o Rebecca A. Solarz, Esq., 701 Market St, Ste 5000,
 Philadelphia, PA 19106-1541
 14042917 Victoria Fire Casualty, 22901 Millcreek Blvd, Cleveland, OH 44122-5728
 14051734 +Wells Fargo Bank, N.A., Phelan Hallinan & Schmieg LLP, 1617 JFK Boulevard,
 Philadelphia, PA 19103-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jsweet@northpennlegal.org Feb 22 2018 02:25:39 JOHN WILLIAM SWEET,
 North Penn Legal Services, 559 Main Street, Suite 200, Bethlehem, PA 18018
 smg +E-mail/Text: robertsl2@dnb.com Feb 22 2018 02:26:17 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2018 02:25:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 22 2018 02:26:24 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Feb 22 2018 02:26:11 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14042907 EDI: CAPITALONE.COM Feb 22 2018 02:13:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14042908 EDI: CCS.COM Feb 22 2018 02:13:00 Credit Collection Services, PO Box 607,
 Norwood, MA 02062-0607
 14042909 EDI: CRRSTNA.COM Feb 22 2018 02:13:00 Credit First National Assoc., PO Box 81315,
 Cleveland, OH 44181-0315
 14058401 E-mail/Text: bkdepartment@rtresolutions.com Feb 22 2018 02:26:16
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029
 14042914 EDI: NEXTEL.COM Feb 22 2018 02:13:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
 14042915 EDI: TFSR.COM Feb 22 2018 02:13:00 Toyota Motor Credit Corp., 5005 N River Blvd NE,
 Cedar Rapids, IA 52411-6634
 14042910 EDI: USBANKARS.COM Feb 22 2018 02:13:00 Elan Financial Services, PO Box 108,
 Saint Louis, MO 63166-0108
 14042916 EDI: VERIZONWIRE.COM Feb 22 2018 02:13:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 14052419 +EDI: WFFC.COM Feb 22 2018 02:13:00 Wells Fargo Bank, N.A., Default Document Processing,
 N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
 14042918 EDI: WFFC.COM Feb 22 2018 02:13:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 28

Date Rcvd: Feb 21, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
JOHN WILLIAM SWEET on behalf of Debtor Juan Luis Betancourt jsweet@northpennlegal.org,
smoschini@northpennlegal.org
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1	Juan Luis Betancourt		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-10376-ref		
Social Security number or ITIN		xxx-xx-1147	
EIN		-- --	
Social Security number or ITIN		-- --	
EIN		-- --	
Date case filed for chapter		13 1/22/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Juan Luis Betancourt	
2. All other names used in the last 8 years	aka Juan L. Betancourt, aka Juan Betancourt, aka Juan Luis Betancourt Sr.	
3. Address	313 S 18th St Allentown, PA 18104-6716	
4. Debtor's attorney Name and address	JOHN WILLIAM SWEET North Penn Legal Services 559 Main Street Suite 200 Bethlehem, PA 18018	Contact phone 610 317 5323 Email: jsweet@northpennlegal.org
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 2/21/18

For more information, see page 2

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.